

The Negotiators, Inc. Car Buyers Helpline!



Visit www.carbuyershelpline.com or call 1-800-836-4333. The Car Buyers Helpline is a unique service designed to help credit union members in all phases of the auto purchase process.

Either way, you will be reimbursed for all Car Buyers Helpline fees when you finance your vehicle with Utica Gas & Electric Federal Credit Union.

STEP 1 - BASIC CONSULTATION - \$75.00

- Suggest cars to fit your budget
- Give you the dealer invoice & tell you how to best use it
- Inform you of dealer rebates & incentives
- Tell you if you've worked out a good price on your own
- Answer all your car buying questions
- Become your own personal car buying or leasing consultant

STEP 2 - NEGOTIATION AND PURCHASE - \$125.00

- Locate the vehicle of your choice in your local market
- Negotiate the best possible price
- Handle all the bargaining with the dealers
- Get the most for your trade-in

The Benefits of a Roth IRA

It's easy to invest in your future at UGEFCU. A Roth IRA can help you prepare for retirement and serve a number of other purposes.



Preparing for Retirement –

Roth IRAs serve as a great retirement tool because qualified withdrawals, including earnings, are tax free.

First Home Purchase –

If you've had your Roth IRA for at least five years, you can use \$10,000 towards the purchase of your first home tax free and penalty free.

Leave Funds to your Heirs –

There are no mandatory withdrawals, so you can leave money from your Roth IRA to your heirs tax free.

Pay for College –

Qualified educational expenses are penalty free. There is no dollar limit and funds can be used for tuition, fees, books, and supplies at a post-secondary institution.

Rainy Day Fund –

You can access your regular contributions tax free and penalty free at any time and for any reason.



GAP – Protect your Investment



What is GAP?

A vehicle's value often declines much faster than a loan balance. The difference between this value and the balance is the GAP. If your vehicle is wrecked or stolen and not recovered, the value that your insurance company places on your car could be much less than the outstanding loan balance. You would be responsible for repaying the difference between your insurance settlement and the balance owed on your loan. GAP Protection would pay off your remaining loan balance.

GAP Benefits

- Gives you peace of mind by avoiding financial uncertainty after a traumatic loss
- Allows for a "clean slate" when financing your next purchase
- Protects your investment
- The cost can be added to your loan

Consider GAP Protection for your next loan!

OFFICE HOURS

Mon-Fri 6:30am–4:00pm

Mon-Fri 8am–4pm Drive Thru Window

Drive-Thru Night Depository 24/7

Tel 315.733.1596 Toll-free 1.800.990.7499

Fax 315.733.0228 Email ugefcu@ugefcu.net

www.ugefcu.com • Online Account Access 24/7

Audio Response 24/7 • 315.733.1592

OFFICE CLOSED ON THESE DAYS

Friday, April 2, 2010 - Good Friday Observance

Monday, May 31, 2010 - Memorial Day Observance

Monday, July 5, 2010 - Independence Day Observance

SERVICES

- Investment Consultant/Financial Planning
- Share & Club Accounts
- Burnie Savings Club (Kids up to 12)
- TeenSense Program (teens 13-19)
- MoneyPlus
- Share Certificates
- Individual Retirement Accts (IRAs)
- Share Draft/Checking
- Direct Deposit (1/4 pt. off loans with Dir. Deposit)
- ShareNet ATM Locations
- AllPoint ATM Locations Nationwide
- Auto Loans
- "Skip-A-Payment" Program
- The Negotiators–Car Buyer Helper
- Phone-or-Fax-A-Loan (same day loan review)
- Mortgage Loans
- Home Equity Loans
- VISA® CheckCard (debit/ATM card)
- VISA® Classic, Score, Platinum Credit Cards
- VISA Prepaid Gift Cards
- American Express Travelers Checks – FREE
- U.S. Savings Bonds
- Coin Change Machine
- Wire Transfers
- Notary Public – FREE
- Signature Guarantee
- eStatements sign up online

MAILING ADDRESS

Utica Gas & Electric Federal Credit Union

215 Old Campion Road, New Hartford, New York 13413



Utica Gas & Electric
Federal Credit Union



newsletter

SPRING 2010

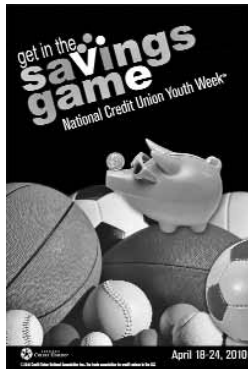
| April | May | June |



INSIDE THIS ISSUE...

- Annual Business Meeting and Dinner
- April is National Youth Week
- GAP Protection
- Home Equity Loan

NATIONAL
YOUTH WEEK
APRIL 18-24, 2010



Help Us
Celebrate Youth!

Visit Utica Gas & Electric Federal Credit Union the week of April 18-24 and help us celebrate National Credit Union Youth Week!

Stop by our lobby for:

- Free Refreshments • Giveaways for kids
- National Savings Challenge, enter for a chance to win \$100
- Enter to win a Soccer Ball



YOUTH WEEK CONTEST
"Get In The Savings Game!"

Utica Gas & Electric FCU will be giving away two Soccer Balls – one to "Burnie Savings Club" members and one to our Teen\$ense youth! Fill out an entry form every time you stop by the credit union lobby during the month of April. Drawing will be Friday, April 30, 2010.

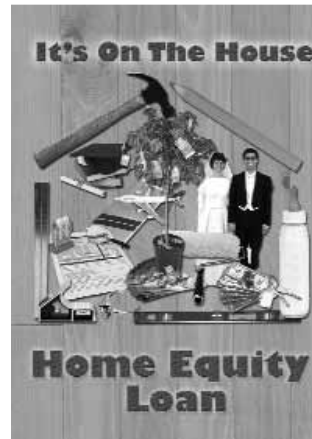
Get in the Savings Game Challenge
Be a savings winner!

Save regularly to reach your goals. Make saving at the credit union a habit this April and join the saving team. Make a deposit to your account (or open a new one) during the month of April to participate in the National Youth Saving Challenge™.

Ten young savers will be selected nationwide to each win \$100.
(Must be under age 18 to participate.)

Visit www.ugefcu.com

It's
On
The
House...
Your
Home
Equity!



Today, people borrow against their home equity to consolidate debt or pay for medical bills, college tuition, cars, business start-ups, home improvements, orthodontics or elective surgery. Low rates are one reason for soaring popularity of home equity loans over other forms of borrowing. An added plus is that the interest paid usually is tax deductible. Call us today! (315) 733-1596

Features:

- Loans from \$10,000 to \$150,000
- Fixed rate loan or Variable rate line of credit
- Interest may be tax deductible
- Low closing costs
- Call for current rates

**Home equity loan subject to approval. Credit restrictions apply. Rate subject to change based on credit report.*



Bill Payment Program coming soon!

The UGEFCU Bill Pay service will soon be available to our members. Watch for details!

With eZCardInfo, You're In Control



Gain a clearer view of your credit card information than ever before! eZCardInfo is like online banking for your credit card.

When you enroll, you can manage your account 24/7, including the ability to:

- View your account balances
- Check available credit
- View past and current statements
- Download data to financial software
- Search and view up to 18 months of transaction history
- Pay your bill online
- View transaction and spending reports
- Receive e-mail or mobile alerts of conditions or events affecting your account

And with our encrypted, Web site, you'll feel safe knowing that your credit card information is secure. Enroll in eZCardInfo and start taking control of your finances today.

To enroll, or for more information, please visit www.eZCardInfo.com or click the Visa Login button on www.ugefcu.com.

Go Green! Sign up for eStatements

UGEFCU has eStatement service. You can receive your account statements right away. This service is FREE!

- View or download from UGEFCU Online Banking site
- Can be saved on your computer or printed out
- Secure and easy to use

ONLINE BANKING SIGN UP IS REQUIRED
IN ORDER TO USE eSTATEMENT
Visit: www.ugefcu.com



73rd Annual
Meeting & Dinner
Friday, May 7, 2010

On behalf of the Board of Directors, "This is your annual meeting and dinner being held at Twin Ponds Country Club, Main St., New York Mills. Join us at 6:30 p.m. for cocktails and 7:00 p.m. for Filet Mignon Dinner."

After the 2009 Annual Report, please stay for the dessert buffet and beverages.

Pre-Paid
REGISTRATION FORM

Utica Gas & Electric FCU
73rd Annual Meeting & Dinner
Friday, May 7, 2010

Name _____

Address _____

City _____ St _____ Zip _____

Phone _____

[] YES! I/We will be attending:

_____ # of members \$14 each

_____ # of non-members \$16 each

Please drop off this form by April 30, 2010, or mail to: Utica Gas & Electric FCU, 215 Old Champion Road, New Hartford, NY 13413, or call in your reservation to (315) 733-1596 or toll-free 1-800-990-7499.